

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): **Harris (et al.)**  
Serial No.: **09/760,271**  
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Examiner: **Alvarez, Raquel**  
Group Art Unit: **3682**

Title: **System and Method for Pre-Verifying Commercial Transactions**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Customer No.: **40972**

**TRANSMITTAL FOR INFORMATION DISCLOSURE STATEMENT**

Enclosed for filing in the above-referenced application are the following:

1. Information Disclosure Statement (12 pages);
2. Forms PTO/SB/08a and PTO/SB/08b (11 pages); and
3. 105 non-United-States-patent cited references.

Respectfully Submitted,

July 10, 2012  
Date: \_\_\_\_\_

/Gregory P. Gibson/

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**CERTIFICATE OF ELECTRONIC FILING**

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being filed with the United States Patent and Trademark Office on the date shown below via EFS-Web.

July 10, 2012  
Date: \_\_\_\_\_

/Gregory P. Gibson/

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